





Latinas: Socioeconomic Changes among Hispanic Women in the United States 1990 - 2014

Educational Attainment, Household Income, and Poverty

Laird W. Bergad **Distinguished Professor** Department of Latin American, Latino and **Puerto Rican Studies** Lehman College Ph.D. Program in History Graduate Center City University of New York

Director, Center for Latin American, Caribbean, and Latino Studies

About the CNN en Español and the Center for Latin American, Caribbean and Latino Studies Partnership:

<u>CNN en Español</u> (CNNe) and the <u>Center for Latin American</u>, <u>Caribbean and Latino</u> Studies (CLACLS) at the Graduate Center, City University of New York (CUNY), have partnered to provide an exclusive focus on Latino voters in America, the fastest growing minority voting bloc that could play an instrumental role in determining the next President of the United States. Through rigorous academic research generated by CLACLS' Latino Data Project, CNN en Español will broadcast detailed reports about Latinos in the American elections over several multi-media platforms geared toward Spanish-speaking audiences around the world, including 4 million U.S. households.

Center for Latin American, Caribbean, and Latino Studies

Graduate Center City University of New York 365 Fifth Avenue Room 5419 New York, New York 10016

212-817-8438

clacls@gc.cuny.edu

http://clacls.gc.cuny.edu/

CLACLS/CNN en Español - Report 7 - September 2016

The Center for Latin American, Caribbean and Latino Studies is a research institute that works for the advancement of the study of Latin America, the Caribbean, and Latinos in the United States in the doctoral programs at the CUNY Graduate Center. One of its major priorities is to provide funding and research opportunities to Latino students at the Ph.D. level.

The Center established and helps administer an interdisciplinary specialization in Latin American, Caribbean and Latino Studies in the Masters of Arts in Liberal Studies program.

The Latino Data Project was developed with the goal of making information available on the dynamically growing Latino population of the United States and especially New York City through the analysis of extant data available from a variety of sources such as the U.S. Census Bureau, the National Institute for Health, the Bureau of Labor Statistics, and state and local-level data sources.

All Latino Data Project reports are available at http://clacls.gc.cuny.edu

For additional information you may contact the Center at 212-817-8438 or by e-mail at clacls@gc.cuny.edu.

Staff:

Laird W. Bergad, Distinguished Professor, Department of Latin American, Latino and Puerto Rican Studies, Lehman College, Ph.D. Program in History, Executive Director, CLACLS

Teresita Levy, Associate Professor, Department of Latin American, Latino and Puerto Rican Studies, Lehman College, Associate Director

Mila Burns Nascimento, Administrative Director

Lawrence Cappello, Ph.D., Director of Quantitative Research

Victoria Stone-Cadena, Director of Outreach and Special Projects

Karen Okigbo, Senior Quantitative Research Associate

Sebastián Villamizar-Santamaría, Research Associate

Copyright @ 2016 Center for Latin American, Caribbean and Latino Studies Room 5419 Graduate Center City University of New York 365 Fifth Avenue New York, New York 10016 212-817-8438 clacls@gc.cuny.edu http://clacls.gc.cuny.edu/

ALL RIGHTS RESERVED

Table of Contents

6
6
7
10
10
13
15
19
22
25
29

Guide to Figures

Figure 1. Females as Percentage of All Latino Voters in Presidential Elections, 1992 - 2012	10
Figure 2. Percentage of the Latino Electorate Registered by Sex Presidential Elections, 1992 - 2012.	11
Figure 3. Percentage of the Latino Electorate which Voted by Sex Presidential Elections, 1992 - 2012	12
Figure 4. Latinos Who did Not Graduate High School as Percentage of all Latinos 25 Years of Age and Older by Sex, 1990 - 2014	14
Figure 5. Latinos Who Had Achieved a B.A. or Higher as Percentage of all Latinos 25 Years of Age and Older by Sex, 1990 - 2014	14
Figure 6. Latinos Who Had Achieved a B.A. or Higher as Percentage of all Latinos 25 Years of Age and Older by Sex and Nationality, 2014	15
Figure 7. Percentage of All Latinos Households Headed by Women 1990 - 2014	16
Figure 8. Percentage of All Latinos Household Heads 25 Years of Age and Older Holding a B.A. Degree or Higher by Sex, 1990 - 2014	17

	 Percentage of All Latinos Household Heads 25 Years of Age and Older Holding a B.A. Degree or Higher by Sex and Nationality, 2014 	.18
	10. Median Household Income for All Latino Heads of Households by Educational Attainment Level, 2014	.19
	11. Median Household Income for Latino Heads of Households by Sex by Educational Attainment Level, 2014	.20
	12. Median Household Income Differential between Latina and Latino Household Heads by Selected Educational Attainment Levels, 1990 - 2014 (in percentages)	.21
	13. Percentage of All Latino Household Heads Ages 16 - 64 Not in the Labor Force by Sex, 1990 - 2014	.22
	14. Out of the Work Force Rates for Latino Household Heads Ages 16 - 64 by Sex and Educational Attainment Levels, 2014	.24
	15. Employment Rates for Latino Household Heads Ages 16 - 64 by Sex and Educational Attainment Levels, 2014	.24
Figure	16. Poverty Rates Among Latinos by Sex, 1990 - 2014	.26
Figure	17. Poverty Rates Among Latino Household Heads by Sex, 1990 - 2014	.26
Figure	18. Poverty Rates Among Latina Household Heads by Nativity, 1990 - 2014	.27
-	19. Poverty Rates by Latina Heads of Households by Educational Attainment Level, 2014	.28

Guide to Tables

Table 1. Age Structure of the Latino Electorate by Sex 2012 Presidential Election	12
Table 2. Percentage of Electorate Registered and Voted by Sex and Age Category 2012 Presidential Election	13
Table 3. Educational Attainment Levels Among Latinos 25 Years of Age and Older by Sex 1990 - 2014	16
Table 4. Educational Attainment Levels Among Latino Household Heads 25 Years of Age and older by Sex, 1990 - 2014	18
Table 5. Median Household Income for Latino Household Heads by Sex, 1990 - 2014 (in inflation adjusted 2016 dollars)	21
Table 6. Differential between Latino Male and Female Household Head Median HouseholdIncome by Educational Attainment Level, 1990 - 2014	22

CLACLS-CNNe Report 7

Table 8. Employment Status for Latino Household Heads Ages 16 - 64 by Sex and Educational Attainment, 2014	25
Table 9. Age-Specific Poverty Rates among Latinos by Sex, 1990 - 2014	

Methodological Note: The data found in this report on the total Latino population and the total Latino electorate of the states studied are slightly different than the data reported for the state whose gateway is the Pew Research Center Hispanic Trends, 2014 State Election Facts web page found at http://www.pewhispanic.org/fact-sheets/2014-state-election-fact-sheets/ and on its "Mapping the Latino Electorate by State" web page at http://www.pewhispanic.org/interactives/mapping-the-latino-electorate-by-state/

This is because PEW researchers used the Census Bureau's-provided variable HISPAND found in the American Community Survey 2014 data set released by the University of Minnesota's, Minnesota Population Center IPUMS project to quantify Latinos nationally and in each state.

That variable includes Europeans such as Spaniards, Canary Islanders, or other individuals born in a Spanish province and counts them as Hispanics. The variable also excludes Brazilians who CLACLS insists should be enumerated as Latinos

CLACLS eliminated all Europeans from the HISPAND variable and then created a variable called LATINOS in its 2014 ACS data set using the birthplace of the individual and/or the parents' birthplace data if a person did not have a known nationality. Thus, a person whose nationality was unknown but who was born in Mexico is classified as Mexican and included as a Latino. Likewise a person whose nationality is unknown but whose mother was born in Mexico is 'turned into' a Mexican rather than 'Other Hispanic.' A Brazilian nationality variable was created using birthplace and parents' birthplace data and added to the new 'Latino' variable created by CLACLS.

Sources: All demographic data were derived from the 1990, 2000, 2010, and 2014 IPUMS U.S. census data sets created by Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. Integrated Public Use Microdata Series: Version 6.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2015. These are available at https://usa.ipums.org/usa/index.shtml. All voting and voter registration data were derived from the specific years at the U.S. Census Bureau's Voting and Registration web page at https://www.census.gov/hhes/www/socdemo/voting/publications/p20/index.html

Acknowledgements: This report was made possible by the meticulous research conducted by Lawrence Cappello, Ph.D. and Director of Quantitative Research at CLACLS, and Karen Okigbo Senior Quantitative Research Associate, CLACLS.

Executive Summary

- Latinas accounted for between 53% and 55% of the total Latino population which voted in every presidential election between 1992 and 2012.
- Latinas registered to vote at higher rates than Hispanic males in each election. From 60% to 62% of all eligible Latina voters were registered to vote in the presidential elections from 1992 to 2012 compared with 52% to 57% of the eligible male Latino electorate.
- Because of higher voter registration rates Latinas voted at higher rates: between 49% and 52% of eligible women voters went to the polls compared with between 43% and 46% of the Latino male electorate.
- Latinas experienced steady improvements in educational attainment between 1990 and 2014 and the most important indicator was college-graduation rates. In 1990 8.5% of all Latinas 25 years of age and older had achieved a B.A. degree or higher. This increased to 16% in 2014.
- Over the same period Latinas who had not graduated from high school declined from 50.3% of all adults to 32.9% of Latinas 25 years of age and older, still a shockingly high rate.
- The college graduation rate among Latinas was surpassed Latino males. In 1990 a higher percentage of Latino males had achieved a B.A. degree or higher at 10%. But this rate, while improving to 13.4% by 2014 was lower than the 16% Latina college graduation rate.
- Additionally a slightly greater percentage of Latinos had not graduated high school by 2014 at 35.7%.
- Perhaps the most significant transformation in the lives of all Latinos is the fact that a progressively greater share of Latino households was headed by women. In 1990 30.2% of all Latino households were headed by women. This soared to 48% in 2010 and 49% in 2014.
- The single greatest factor affecting Latina households was educational attainment patterns. While all Latinas had significantly greater rates of college graduation than Latinos, Latina household heads had college graduation rates of 17.1% in 2014 which was only marginally greater than the 16.7% rate achieved by Latino household heads.
- Nevertheless this 2014 Latina household head college-graduation rate was significantly higher than the 8.9% rate which was found in 1990.
- Of the five largest Latino nationalities in the country Cuban female household heads had the highest college-graduation rates at 29.4% followed by Dominican and Puerto Rican women at 20.7% and 20.3% respectively. Mexican Latina household heads had a significantly lower college graduation rate at 11.9% followed by Salvadorans at 10%.

- Household income levels were directly related to educational attainment levels for all Latino household heads, male and female. In 2014 all Latino household heads earning a B.A. or higher had median household incomes of \$82,214; \$58,479 with an Associate's Degree; \$51,772 if they had attended some college; \$41,208 if they had graduated high school; and \$31,174 if they weren't high school graduates.
- However, at every educational attainment level Latina household heads earned less than male Latino household heads in 2014 as indicated in the following table:

Median Household Income by Sex of Head of Household, 2014

Educational Attainment Level

Did Not Graduate High School High School Graduate Some College No Degree Associates Degree B.A. or Higher

Male	Female		
\$ 37,370	\$	25,553	
\$ 46,460	\$	35,350	
\$ 59,085	\$	45,450	
\$ 66.872	\$	51.510	

76,205

89,890 \$

Latino Household Heads

 One of the reasons that Latina household heads had lower incomes was in all likelihood linked to the fact that there are no equal pay for equal work laws in the United States. Another is clearly connected to employment data which indicate that Latina heads of households had significantly higher 'out of the workforce' rates than males.

\$

- In 2014 26.3% of all Latina household heads between 16 and 64 years of age were out of the work force compared with 9.5% of male household heads. It is likely that these Latinas were engaged in domestic work taking care of children and running households full time.
- Latina household head 'out of the workforce' rates were greater at lower educational attainment levels. However, at every educational attainment level, including among those who had graduated college, Latinas had higher rates than male Latino household heads.
- Poverty rates among all Latinos were high but they were higher among Latinas and did not change significantly between 1990 and 2014. In 1990 27% of all Latinas lived in poverty compared with 23% of males. By 2014 the Latina poverty rate had hardly declined and stood at 26% compared with a 21% rate among males.
- The differential between male and female Latino household heads was much higher. In 1990 an
 extraordinarily high 40% of all Latina household heads lived in poverty compared with 17% of
 Latino household heads. By 2014 Latina household head poverty rates were still very high at

30% and although this was a significant decline from 1990, they were still much higher than Latino household head poverty rates which were 17%.

- Foreign-born Latina household heads had higher rates of poverty at 34% in 2014 compared with U.S. born Latina household heads which was 25% in the same year.
- Educational attainment levels were the single most important factor determining poverty rates among Latina household heads. Some 49% of all Latinas who did not graduate high school were living in poverty in 2014 compared with 25% who were high school graduates; 15% who had at least attended college; 4.4% among those with an Associate Degree; and 5.6% among those with a B.A. or higher.

Introduction

Latinas have registered to vote and voted at higher rates than Latinos in each presidential election between 1992 and 2012 and in all likelihood this will be the case in November 2016. One factor which may be used to explain this is the fact that Latinas have consistently had higher educational attainment rates than Latino males exemplified by a greater percentage of college graduates.

Yet, while Latinas are generally better educated, they have lower median household income than males and higher poverty rates. This is a major problem when Latina household heads are examined. By 2014 nearly half of all Latino households were headed by women. Yet even those women with college degrees earned less than men who had achieved B.A. degrees or higher, and they had higher poverty rates as well.

This report will examine the trends in Latino educational attainment, median household income, and poverty rates between 1990 and 2014 with a special emphasis on household heads. This is because in large part the socioeconomic situation of household heads generally affects entire families.

Latinas and Latinos at the Polls in Presidential Elections, 1992 - 2012

Among the Latino electorate of the United States, citizens 18 years of age and older and eligible to vote, Latinas accounted for between 53% and 55% of all Hispanics who cast ballots in every presidential election between 1992 and 2012. This reflected a generalized higher participation rate for women compared with men among all race/ethnic groups in the U.S. (See figure 1).¹

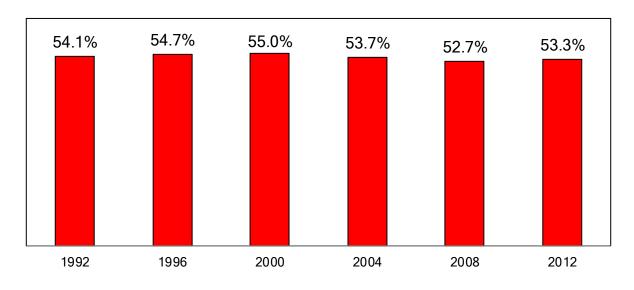
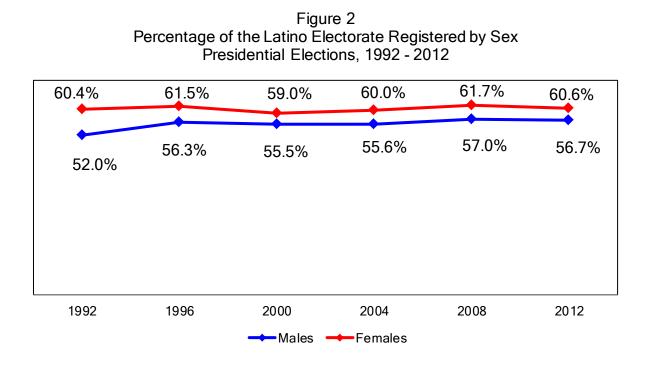


Figure 1 Females as a Percentage of All Latino Voters in Presidential Elections, 1992 - 2012

¹ For example in the presidential election of 2012 54% of all votes cast were by women.

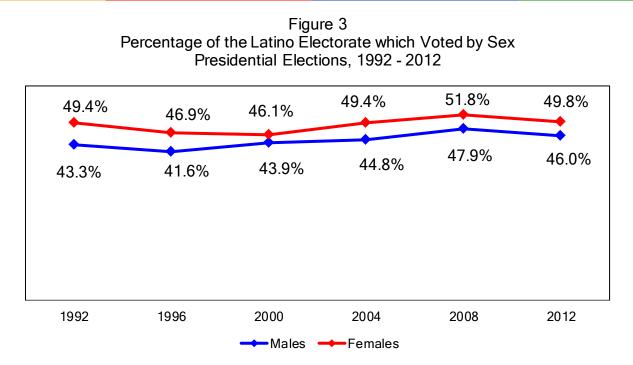
Additionally, although the Latino population in general had very low voter registration and participation rates than non-Hispanic whites or blacks in presidential elections between 1992 and 2012, Latinas registered and voted at higher rates than Latinos in each election.² From about 60% to 62% of all eligible Latina voters registered to vote in these elections compared with about 52% to 57% of Hispanic males. (See figure 2).

Actual voter participation rates by sex were closely connected to registration rates because once registered over 80% of all Latino voters cast ballots. Accordingly, In these presidential elections between 49% and 52% of all eligible Latinas went to the polls compared with between 43% and 46% of the Hispanic male electorate. (See figure 3).



CLACLS-CNNe Report 7

² Only about 59% of all Latinos registered to vote in every presidential election between 1992 and 2012, and the overall participation rate was at about 48%. By way of comparison about 73% of all non-Hispanic whites and blacks registered to vote in the 2012 presidential election and about 67% cast ballots. See, Laird W. Bergad, "The Latino Voter Registration Dilemma" CLACLS/CNN en Español Report 1, January 2016 available at http://clacls.gc.cuny.edu/files/2016/01/CLACLS-CNNe-Report-1-The-Latino-Voter-Registration-Dilemma.pdf.



Age is an important factor in both registration and voting rates for Latino men and women. The Latino electorate was concentrated in younger age categories: 60% of all Latino eligible voters were between 18 and 44 years of age in the 2012 presidential election. About one-fifth of all Latino voters were between the ages of 18 and 24 years old. (See table 1).

Table 1
Age Structure of the Latino Electorate by Sex
2012 Presidential Elections

Age	Male	Female
18 - 24	21.6%	20.4%
25-44	41.2%	39.2%
45-64	27.5%	28.2%
65-74	5.6%	6.9%
75 +	4.2%	5.3%

The registration rate among both Latino men and women 18 to 24 years old in the 2012 presidential election was the lowest of all categories although Latinas registered and voted at higher rates than men. Only 43% of Latino males in this age category were registered to vote and only 32% cast ballots. About 48% of eligible Latinas between 18 and 24 years of age registered to vote and 37% went to the polls in November 2016. This was significantly higher than the rates found among male Latinos.

This same pattern held true in the largest age cohort of Latino potential voters, those between 24 and 44 years old who made up about 40% of the Latino electorate. About 56% of Latinos registered to vote compared with 62% of Latinas. Latino males who voted were a mere 44% of all eligible voters compared with 49% of the Latina electorate.

CLACLS-CNNe Report 7

The differential in registration and voting rates by sex narrowed in the age categories above 45 years of age. Latinas had slightly higher numbers in the 45 - 64 age category, and then Latinos registered and voted at slightly higher rates when 65 years of age and older. But these older Latinos accounted for only 10% of the total Latino male electorate and 12% of Latinas eligible to vote in 2012. (See table 2).

The precise reasons for higher voter registration and voting rates are generally unknown, although there is a positive correlation between higher levels of educational attainment and higher voting rates. This however is problematic in that educational attainment is only measured for people 25 years of age and older and thus cannot be used to gauge why rates were so low among 18 to 24 year-old Latinos and Latinas. It also must be stressed that even though Latinas had higher political participation rates than Latinos in all age categories under 65 years of age, these rates were dismally low compared with non-Hispanic whites and blacks.

The remainder of this report will examine the socioeconomic performance of Latinas over the period between 1990 and 2014 to both examine how Latinas have improved their relative situations compared with Latinos, but also to perhaps shed some light on why Latinas participate in politics at higher rates than Table 2

Latinos.

Percentage of Electorate Registered and Voted by Sex and Age Category 2012 Presidential Elections

	% of Electorate Registered		% of Electo	rate Voted
Age Category	Male	Female	Male	Female
18 - 24	42.5%	48.1%	31.7%	36.8%
25-44	56.1%	62.1%	44.0%	49.2%
45-64	63.9%	65.2%	54.3%	56.7%
65-74	69.4%	67.8%	61.6%	60.1%
75 +	71.7%	64.9%	63.7%	55.2%

Changing Patterns of Educational Attainment

Improvements in educational attainment patterns among the Latino population of the U.S. between 1990 and 2014 may be measured by examining the extremes: non-high school graduation rates and college graduation rates. It is clear that the percentage of male and female Latinos who did not graduate high school declined and that the rate of college graduation increased. However, Latinas clearly outperformed Latinos. They had lower rates of non-completion of high school and higher rates of college graduation.

In 1990 the exact same percentage of male and female Latinos had not finished high school - an extraordinarily high 50.3%. But by 2014 these rates had fallen to 36% of all Latino males and 33% of all Latinas. (See figure 4).

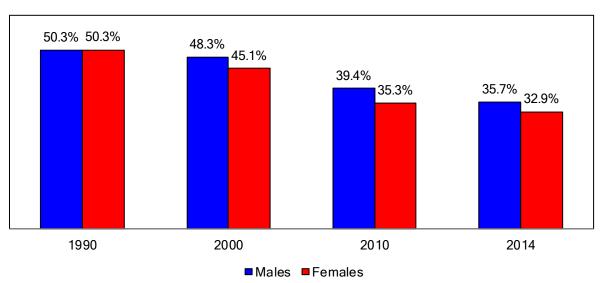
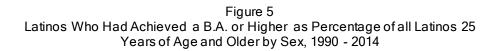
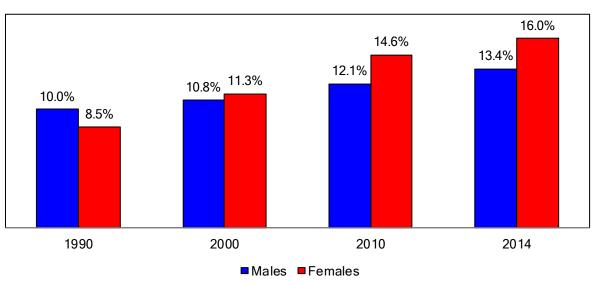


Figure 4 Latinos Who did Not Graduate High School as Percentage of all Latinos 25 Years of Age and Older by Sex, 1990 - 2014

The improvements in college graduation rates among both Latinos and Latinas was clear although by 2014 a greater percentage of Latinas and completed a B.A. or higher. In 1990 about 10% of all Latino males 25 years of age or greater had completed college compared with 8.5% of Latinas. College graduation rates improved for both sexes, males rising to 13.4%. However, Latinas had surpassed Latinos in 2000 and in 2014 16% of Latinas had achieved a B.A. or higher. (See figure 5). See table 3 for complete educational attainment levels by sex for all Latinos between 1990 and 2014.





Among the five largest Latino nationalities in the United States Cuban women had the highest college graduation rate in 2014 at 27% followed by Puerto Rican and Dominican Latinas at 20%. Within the

numerically dominant Mexican population, 65% of all Latinos in the United States, 12% of women had graduated college and among Salvadorans the rate was 10%. Within each national group a greater portion of women had graduated from college in 2014 than men. (See figure 6).

Latina Household Heads and Educational Attainment

One of the major transformations within Latino communities across the United States has been the increase in the portion of Latino households headed by women. In 1990 30% of Latino households were headed by women. By 2014 this had increased to 49%. (See figure 7).

There are only educational attainment data for Latino household heads 25 years of age and older, but when these are examined the gap between college educated Latinas and Latinos is much smaller. It was only in 2014 that Latina household heads had a greater percentage of college graduates (17.1%) than male Latino household heads (16.7%) and this was only marginal. (See figure 8).

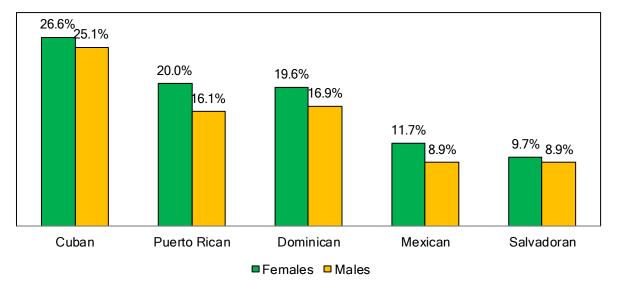
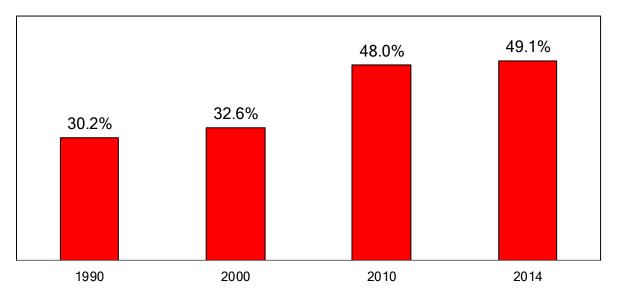


Figure 6 Latinos Who Had Achieved a B.A. or Higher as Percentage of all Latinos 25 Years of Age and Older by Sex and Nationality, 2014

All Latino Males (Age 25+)	1990	2000	2010	2014
Did Not Graduate High School	50.3%	48.3%	39.4%	35.7%
High School Graduate	20.5%	21.8%	27.1%	28.4%
Some College No Degree	14.5%	15.2%	16.5%	17.2%
Associates Degree	4.7%	3.9%	4.8%	5.2%
BA or Higher	10.0%	10.8%	12.1%	13.4%
-		-	-	-
Total	100.0%	100.0%	100.0%	100.0%
All Latino Females (Age 25+)	1990	2000	2010	2014
	· ·			
Did Not Graduate High School	50.3%	45.1%	35.3%	32.9%
High School Graduate	22.3%	22.4%	25.8%	25.9%
Some College No Degree	13.8%	16.4%	18.0%	18.4%
Associates Degree	5.0%	4.8%	6.2%	6.8%
B.A. or Higher	8.5%	11.3%	14.6%	16.0%
-				
Total	100.0%	100.0%	100.0%	100.0%

Figure 7 Percentage of All Latinos Households Headed by Women 1990 - 2014



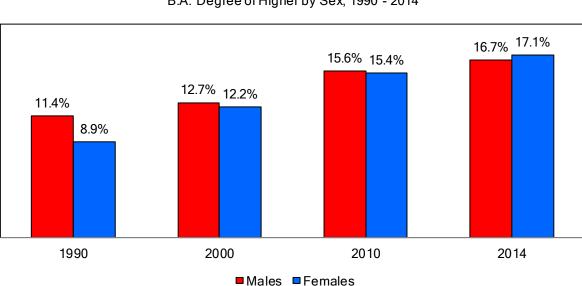


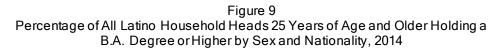
Figure 8 Percentage of All Latinos Household Heads 25 Years of Age and Older Holding a B.A. Degree or Higher by Sex, 1990 - 2014

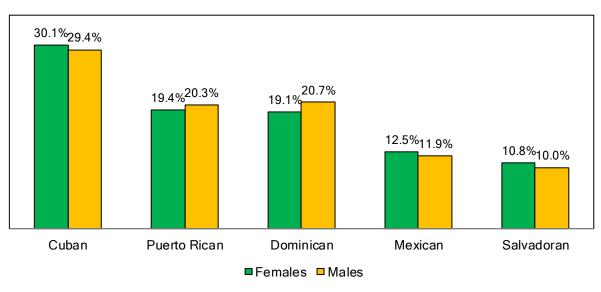
Nevertheless, there has been significant progress with respect to educational attainment by Latinas as more and more households are headed by them. In 1990 only 9% of Latina household heads had graduated college when they headed about 30% of all Latino households. In 2014, when Latinos headed nearly half of all Latino households, 17% had achieved a B.A. degree or higher. (See table 4 for complete educational attainment data by sex of household head between 1990 and 2014).

When Latino household heads are examined by sex and nationality there are also different patterns with respect to the college educated. Among Cubans, Mexicans, and Salvadorans, Latina household heads had slightly higher college graduation rates than males. However, among Dominican and Puerto Rican household heads males had slightly higher college graduation rates than Latina household heads. (See figure 9).

Table 4Educational Attainment Levels Among Latino Household Heads25 Years of Age and Older by Sex, 1990 - 2014

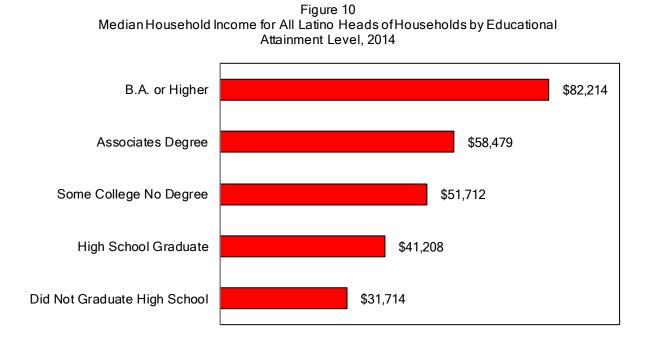
1990	2000	2010	2014
·		•	
48.0%	45.4%	36.0%	33.6%
20.1%	21.0%	24.7%	25.8%
15.4%	16.6%	18.1%	18.0%
5.0%	4.4%	5.5%	5.9%
11.4%	12.7%	15.6%	16.7%
	·		
100.0%	100.0%	100.0%	100.0%
1990	2000	2010	2014
52.1%	43.2%	33.2%	31.0%
20.4%	21.7%	24.3%	24.0%
13.8%	17.8%	20.3%	20.3%
4.7%	5.1%	6.8%	7.5%
8.9%	12.2%	15.4%	17.1%
100.0%	100.0%	100.0%	100.0%
	48.0% 20.1% 15.4% 5.0% 11.4% 100.0% 1990 52.1% 20.4% 13.8% 4.7% 8.9%	$\begin{array}{c c c c c c c c c c c c c c c c c c c $	$\begin{array}{c c c c c c c c c c c c c c c c c c c $





Educational Attainment, Sex, and Household Income

Without question educational attainment is the determining factor in the levels of median household income for Latina and Latino heads of households. Quite simply the higher the educational attainment level, the higher the household income level as indicated in figure 10.



However, there was a very significant disparity in median household income levels at every educational attainment level by sex. Quite graphically, Latina heads of households had lower median household incomes than Latino heads of households in the U.S. at similar educational attainment levels in all years between 1990 and 2014 although there is evidence that the differential has been progressively reduced. Figure 11indicates quite clearly the differences in median household incomes between male and female Latino heads of households in 2014.

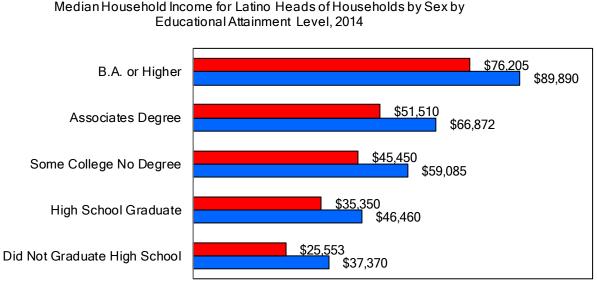
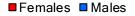


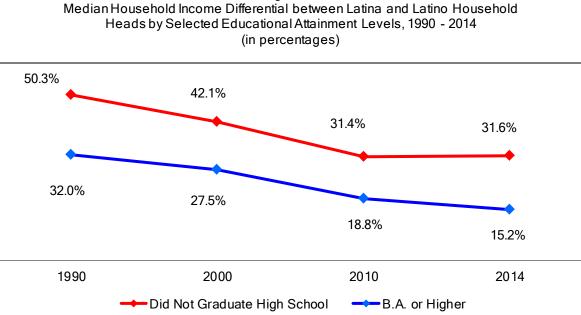
Figure 11 Median Household Income for Latino Heads of Households by Sex by



Latina household heads with B.A. degrees or higher, earned 15% less in median incomes than Latino household heads who had graduated college. Still, their incomes levels were significantly higher than Latina household heads who had not graduated college. At the other extreme, Latina household heads who had not graduated high school earned 32% less than their male counterparts. Latina household heads who were high school graduates, had attended some college or had achieved an associate degree earned about 23% less than male Latino household heads at similar educational attainment levels.

Yet, despite these disparities the differential in median household income levels between male and female Latino household heads has narrowed. For example, in 1990 Latinas with B.A. degrees earned 32% less median household incomes than Latino household heads; 28% less in 2000; 19% less in 2010 and 15% less in 2014. Latina household heads who did not graduate high school earned 50% less than Latinos in 1990 and 32% less in 2014. (See figure 12).

While Lating household heads with college degrees earned 15% less than Lating household heads. there is evidence of some improvement. In 1990 male Latino household heads earned median household incomes of \$88,732 in inflation-adjusted 2016 dollars. In 2014 their median incomes had hardly risen to \$89,890 in 2016 dollars, a rise of only 1.3%. In 1990 Latina household heads with B.A. degrees or higher earned median incomes of \$60,344 in inflation-adjusted 2016 dollars. While this was 32% lower than Latino household heads with B.A. degrees, by 2014 Latina household heads were earning a median household income of \$76,205, an increase of 26.3% from 1990. This is significant. It indicates that in all likelihood wage discrimination against Latinas is clearly part of labor market conditions, but that this has clearly diminished since 1990. (See table 5 for complete data). Table 6 indicates the percentage differentiation between Latino male and female head of household income by educational attainment level.



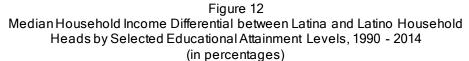


Table 5
Median Household Income for Latino Household Heads by Sex, 1990 - 2014
(in inflation-adjusted 2016 dollars)

Latino Male Head of Household, Median Household Income (Age 25+)		1990		2000		2010		2014
Did Not Graduate High School	\$	41,168	\$	42,918	\$	38,150	\$	37,370
High School Graduate	\$	55,874	γ \$	55,200	γ \$	48,396		46,460
Some College No Degree	\$	66,718	\$	67,620	\$	61,803	\$	59,085
Associates Degree	\$	70,816	\$	73,416	\$	67,035	\$	66,872
B.A. or Higher	\$	88,732	\$	89,700	\$	90,470	\$	89,890
Total Latino Male Household Heads	\$	53,101	\$	55,200	\$	52,865	\$	51,510
Latino Female Head of Household, Median Household Income (Age 25+)		1990		2000		2010		2014
Latino Female Head of Household, Median Household Income (Age 25+)		1990		2000		2010		2014
Latino Female Head of Household, Median Household Income (Age 25+) Did Not Graduate High School	\$	1990 20,457	\$	2000 24,840	\$	2010 26,160	\$	2014 25,553
	\$							
Did Not Graduate High School	-	20,457	\$	24,840	\$	26,160	\$	25,553
Did Not Graduate High School High School Graduate	\$	20,457 32,032	\$ \$	24,840 35,135	\$ \$	26,160 35,970	\$ \$	25,553 35,350
Did Not Graduate High School High School Graduate Some College No Degree	\$ \$	20,457 32,032 41,319	\$\$\$	24,840 35,135 43,194	\$ \$	26,160 35,970 44,690	\$ \$ \$	25,553 35,350 45,450
Did Not Graduate High School High School Graduate Some College No Degree Associates Degree	\$ \$ \$	20,457 32,032 41,319 45,086	\$ \$ \$	24,840 35,135 43,194 49,266	\$ \$ \$	26,160 35,970 44,690 53,628	\$ \$ \$	25,553 35,350 45,450 51,510
Did Not Graduate High School High School Graduate Some College No Degree Associates Degree	\$ \$ \$	20,457 32,032 41,319 45,086	\$ \$ \$	24,840 35,135 43,194 49,266	\$ \$ \$	26,160 35,970 44,690 53,628	\$ \$ \$ \$ \$ \$ \$	25,553 35,350 45,450 51,510

Table 6 Differential between Latino Male and Female Household Head Median Household Income by Educational Attainment Level, 1990 - 2014

	1990	2000	2010	2014
Did Not Graduate High School	50%	42%	31%	32%
High School Graduate	43%	36%	26%	24%
Some College No Degree	38%	36%	28%	23%
Associates Degree	36%	33%	20%	23%
B.A. or Higher	32%	28%	19%	15%

Employment

It is certain that one reason for lower median household incomes found among Latina household heads in comparison with males at similar educational attainment rates was lower wages in an economic environment characterized by the absence of equal pay for equal work laws. Another important factor was the fact the female household heads in general had significantly higher 'out of the work force' rates than Latino household heads. It is likely that most Latina household heads who stayed at home were taking care of children and fulfilling other domestic responsibilities.

In 1990 Latina heads of households between the ages of 16 and 64, the core workforce, had an 'out of the workforce rate' of 35% compared with 9% among Latino heads of households. However, by 2014 Latina household heads in this age category had increasingly moved into the workforce and the "out of the workforce rate" had declined to 26%. For males there was marginal change between 1990 and 2014: in 2014 9.5% of Latino heads of households between 16 and 64 years of age were out of the workforce compared with 8.5% in 1990.

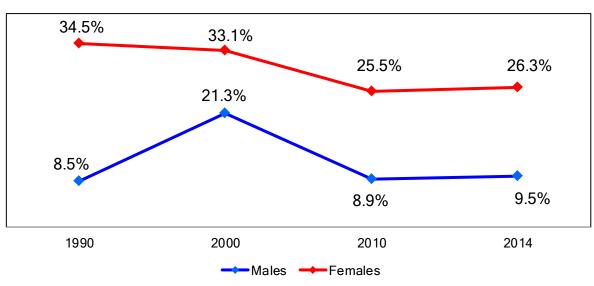


Figure 13 Percentage of All Latino Household Heads Ages 16 - 64 Not in the Labor Force by Sex, 1990 - 2014 Quite clearly it is logical that Latina heads of households could not possible have median household income parity with males if they did not work at the same rates. As indicated in table 6, unemployment rates did not differ very much between male and female Latino heads of households. The key factor in determining income levels was if one worked or was not seeking employment and thus, 'out of the labor force.'

Table 7Employment Status of Latino Heads of Households Ages 16 - 64 by Sex, 1990 - 2014

Male Latino Heads of Household

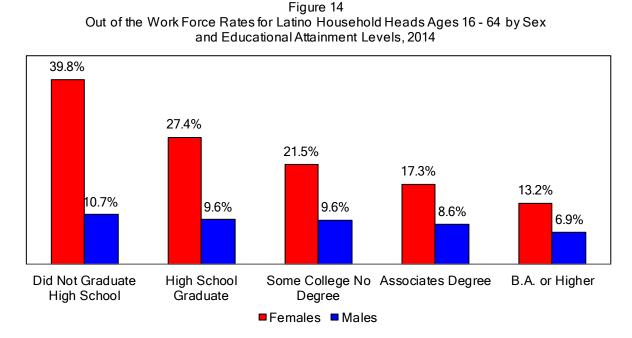
	1990	2000	2010	2014
Employed	86.1%	74.9%	83.5%	86.8%
Unemployed	5.4%	3.8%	7.6%	3.8%
Not in Labor Force	8.5%	21.3%	8.9%	9.5%
Total	100.0%	100.0%	100.0%	100.0%

Female Latino Heads of Household

	1990	2000	2010	2014
Employed	59.0%	60.9%	66.6%	68.5%
Unemployed	6.6%	6.0%	7.9%	5.2%
Not in Labor Force	34.5%	33.1%	25.5%	26.3%
Total	100.0%	100.0%	100.0%	100.0%
E				

The employment and out of the work force data found in figure 13 and table 7, are for all Latino household heads in the prime working age category of between 16 and 64 years of age. However, there are important differences in employment rates by educational attainment levels, and this is especially important for understanding the differentials in median household incomes among Latina household heads. Quite simply Latinas stayed at home less as their educational attainment levels increased. Not only did Latina household heads earn more at higher educational attainment levels, but they were more probable to work outside the home. In 2014 40% of Latina household heads ages 16 - 64 without a high school diploma were out of the work force and presumably at home involved in domestic maintenance. At the other extreme, only 13% of Latina household heads in the same age category who had graduated college were classified as 'out of the work force.' Among Latino male household heads in the prime working age category the variation in the out of the work force rate was minimal: some 11% of non-high school graduates did not work compared with 7% of those with a B.A. degree or higher. (See figure 14). "Employability" was certainly an issue for Latinas. While males

could find jobs at a wide variety of occupations from unskilled to skilled, it is apparent that Latinas were more probable at seeking and finding employment as their educational attainment levels rose.



In fact while only 54% of all Latina household heads ages 16 - 64 who had graduated high school were employed, 83% with B.A. degrees or higher had jobs outside of the home. (See figure 15). Complete data for 2014 are found in table 8.

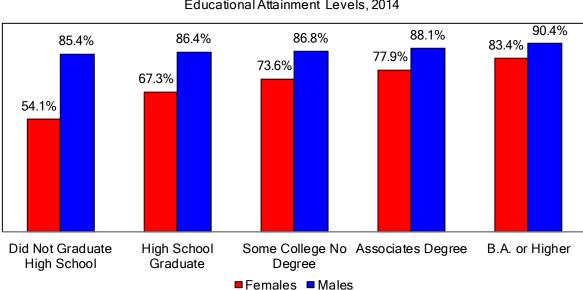


Figure 15 Employment Rates for Latino Household Heads Ages 16 - 64 by Sex and Educational Attainment Levels, 2014

Table 8 Employment Status for Latino Household Heads Ages 16 - 64 by Sex and Educational Attainment, 2014

		Not in
		Labor
Employed	Unemployed	Force
85.4%	3.9%	10.7%
86.4%	4.0%	9.6%
86.8%	3.7%	9.6%
88.1%	3.2%	8.6%
90.4%	2.7%	6.9%
86.9%	3.6%	9.4%
		Not in
		Labor
Employed	Unemployed	Force
54.1%	6.1%	39.8%
67.3%	5.3%	27.4%
73.6%	4.9%	21.5%
77.9%	4.8%	17.3%
83.4%	3.4%	13.2%
68.7%	5.0%	26.3%
	85.4% 86.4% 86.8% 90.4% 86.9% Employed 54.1% 67.3% 73.6% 77.9% 83.4%	86.4% 4.0% 86.8% 3.7% 88.1% 3.2% 90.4% 2.7% 86.9% 3.6% Employed Unemployed 54.1% 6.1% 67.3% 5.3% 73.6% 4.9% 77.9% 4.8% 83.4% 3.4%

Poverty

More Latinas have lived in poverty between 1990 and 2014 than Latinos and there has been little improvement in poverty rates over this nearly quarter century period. In 1990 27% of Latino females of all ages were living below the poverty line compared with 23% of males. By 2014 there had been practically no change among Latinas as 26% were enumerated by the Census Bureau as living in poverty compared with 21% of all Latino males. (See figure 16).

However, when heads of households are examined there were very significant differences in poverty rates between Latinas and Latinos. In 1990 a dreadful 40% of all Latina household heads were living below the poverty line compared with a significantly lower 17% of Latino male household heads. It should be recalled that about 30% of all Latino households were headed by women in 1990. The implications for their children are extraordinarily because this implies very high levels of childhood poverty which will be considered later. By 2014 the Latino household head poverty rate had declined to 30% when they headed nearly half of all Latino households. However, the Latino male household head poverty rate was at 17% in 2014, exactly the same as in 1990 and still much lower than found among Latina heads of households. (See figure 17).

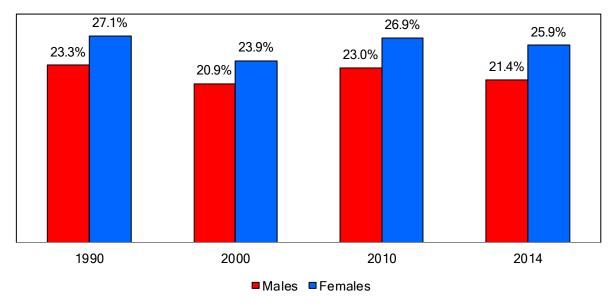
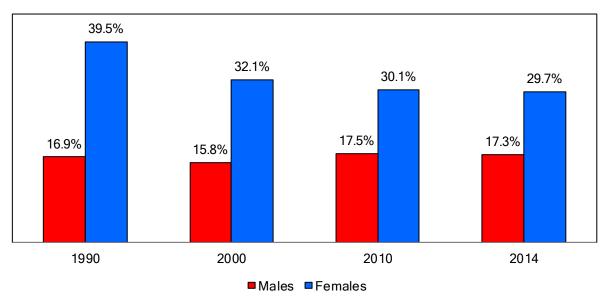
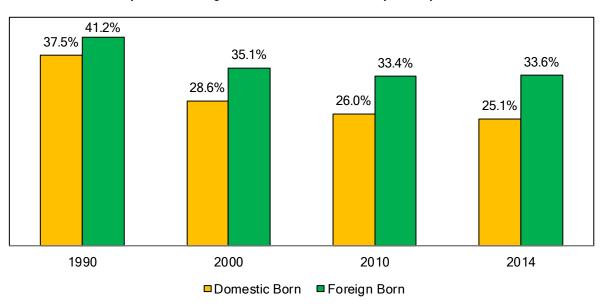


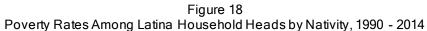
Figure 16 Poverty Rates Among Latinos by Sex, 1990 - 2014

Figure 17 Poverty Rates Among Latino Household Heads by Sex, 1990 - 2014



When we examine Latina household heads by nativity, those who were foreign born had similar poverty rates in 1990 (41%) compared with domestic-born Latina household heads (38%). But by 2014 34% of foreign-born Latina household heads lived in poverty and this was well above the 25% of U.S.-born Latina household heads living in poverty in that year. It should be noted that the exact same percentage of Latina household heads were foreign-born in both 1990 and 2014 - 53%. (See figure 18).





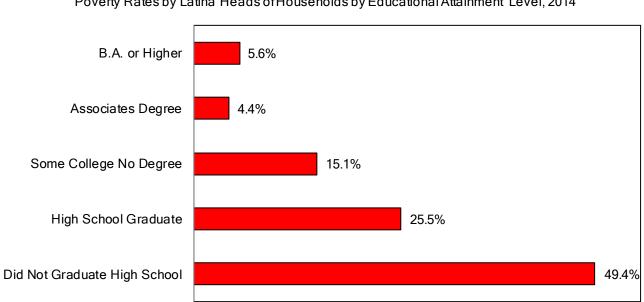
Poverty rates among Latina household heads were directly linked to educational attainment levels. Nearly half of all Latina household heads in poverty in 2014 had not graduated high school and another quarter had achieved only high school graduation. (See figure 19).

One of the more tragic aspects facing Latino communities in the U.S. is the persistence of extraordinarily high poverty rates among children. In 1990 33% of Latina children under 15 years of age were living in poverty and this did not change at all by 2014 when the exact same percentage of all female Latino children were living in poverty. The same pattern was found among male Latino children whose poverty rates were almost the same as for Latinas: 32% in 1990 33% in 2014.

This same pattern, the absence of improvements in poverty rates among both Latinas and Latinos is evident an all age categories with the exception of slight declines in the 60 years of age and older category. Among 15 to 44 year-old Latinas the poverty rate was exactly 26% in both 1990 and 2014. It was 20% among Latinos in the same age category in 1990 and had declined marginally to 18% by 2014. (See table 9 for complete data on the age structure of Latino and Latina poverty).

What has remained as well is the fact that above fifteen years of age Latinas had consistently higher poverty rates than male Latinos and these margins did not change very much between 1990 and 2014. By 2014 26% of Latinas between 15 and 44 years of age were living in poverty compared with 18% of Latinos. Between the ages of 45 and 59 17% of Latinas were in poverty compared with 14%

of males. For Latinos 60 years of age and older 20% of women and 16% of men were found to be in poverty.



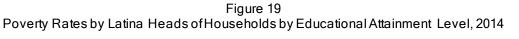


Table 9
Age-Specific Poverty Rates among Latinos by Sex
1990 - 2014

Femal	es
-------	----

	1990	2000	2010	2014
0-14	32.5%	27.9%	33.5%	33.2%
15-44	26.0%	23.8%	27.1%	26.0%
45-59	18.5%	16.5%	17.2%	17.2%
60 +	25.7%	21.2%	20.6%	20.0%

Males

	1990	2000	2010	2014
0-14	32.2%	27.6%	33.0%	32.7%
15-44	20.2%	19.1%	20.5%	18.1%
45-59	14.5%	13.8%	14.4%	13.5%
60 +	18.9%	16.3%	15.7%	15.9%

Conclusion

Latinas have had great success in improving their educational attainment rates between 1990 and 2014 and this is clearly indicated by the fact that more Latina adults (16%) had graduated from college than Latinos (13%) in 2014. Non-high school graduation rates have fallen considerably between 1990 and 2014, but they still remained alarmingly high at 33% in 2014 for Latinas. This reflects the hardening of social stratification within Latino communities. There has been progress to be certain, but there are still major difficulties faced by poorer Latinas and Latinos as well. The proverbial glass of socioeconomic 'success' has been both half full and half empty.

When median household income and poverty rates are examined, it is very clear that: 1) income is closely connected to educational attainment levels; and 2) Latinas, even those who have graduated college, earned significantly less than men between 1990 and 2014. This is linked to two factors: the lack of equal pay for equal work, and the fact that a greater portion of Latinas do not work out of the home as their work is largely unpaid domestic labor.

Yet, even though Latinas earned lower median household incomes than Latinos there is convincing evidence that the differential gap has improved considerably between 1990 and 2014. In 1990 Latinas without a high school diploma earned 50% less than males. By 2014 this difference had declined to 32%, still very high to be sure, but a lot better than a quarter century earlier. Latinas with a B.A. degree or higher who were heads of households earned 32% less than Latinos at similar educational attainment levels in 1990. By 2014 this differential had decreased to 15% and this is not only significant but perhaps indicates that in the future there will be parity in income levels for the highest educated Latinas.

Poverty continues to be a dreadful problem in Latino communities across the United States. Latinas are clearly poorer than Latinos and this is in all likelihood related to the fact that so many Latinas are not employed outside of the domestic work they perform at home. This is brought into sharp focus when examining poverty rates of household heads by sex. The poverty rate among Latina household heads was nearly 40% in 1990 and it declined to 30% in 2014, still alarmingly high. It should be underlined that in 2014 nearly half of all Latino households were headed by women. But in 2014 the poverty rate for male Latino household heads was 17%, significantly lower.

From a socioeconomic point of view many Latinas have been able to achieve success in the single most important determining factor which shapes their places in a stratified social structure: educational attainment. But lower incomes and higher poverty rates remain serious problems among Hispanic women and Latino communities in general. Until higher rates of college graduation are achieved by both sexes, these problems can be expected to remain central to the Latina and Latino experience,